

CM/ECF External User's Guide U.S. Bankruptcy Court, Southern District of Florida	Chapter I Getting Started
	Section 5 Preparing a Creditor Matrix

Exhibit A: Preparing a Creditor Matrix

These instructions must be followed exactly or the clerk's office will not be able to process your matrix. Failure to comply with matrix requirements may result in dismissal of your case. Matrices with over 1000 creditors may require special processing. Contact the Clerk's Office Operations Supervisor (Miami and Fort Lauderdale) or Deputy-in-Charge (West Palm Beach) for assistance prior to preparing the matrix for a case with over 1000 creditors.

I. Standards for Creating a Creditor List:

- (a) The matrix **must** be saved: in MS DOS/ASCII text format as **creditor.scn** (no other filename or extension is acceptable). E-filers must upload the creditor matrix through ECF (Electronic Case Filing). All other debtors must supply a service matrix on a 3½ inch High Density diskette. Debtors not represented by an attorney who do not have access to a computer may submit a matrix on 8 ½ x 11" unlined, white paper.
- (b) Lists **MUST** be typed in one of the following standard typefaces or print styles: Courier 10 Pitch, Prestige Elite or Letter Gothic.
- (c) Lists must be typed in a single column on the page.
- (d) No letters or numbers can be closer than 1 inch from any margin.
- (e) Each name and address must consist of no more than 5 (five) total lines, with at least one blank lines between creditors.
- (f) The creditor name must be on the first line. List the creditors first name first, last name last, without titles. (i.e., Dr., Mr., Mrs., Ms.)
- (g) Put attention or c/o references on the second line following the party's name if needed.
- (h) Each line must **not** exceed 40 characters in length.
- (i) Zip codes must be on the last line along with the city and state. Use a hyphen for nine digit zip codes. Use the standard abbreviations for states (see section III) which consists of two capital-letters with no periods. A comma must be placed immediately after the city name.
- (j) Do **not** include the following parties on your matrix: Debtor, joint debtor, attorney for the debtor, U.S. trustee or case trustee. They will be added by clerk's office staff and retrieved from the system for noticing.

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II. (a) Saving a creditor.scn file in WordPerfect

1. Put a blank 3.5" floppy disk in the **A:** drive.
2. If necessary, launch WordPerfect.
3. Type or enter creditor text.
4. Click on the **File** menu.
5. Choose **Save As...**. The **Save As** dialog box appears (Figure 1A).
6. From the **Save in:** drop-down list choose **3½ Floppy (A:)** (Figure 1B).
7. From the **File type:** drop-down list choose **ASCII DOS Text** (Figure 1C).
8. Erase any text in the **File name:** text box.
9. Type **"creditor.scn"** in the **File name:** text box (Figure 2A).
Use the double quotation marks; they prevent WordPerfect from adding unwanted extensions to the filename.
10. Click on **Save**. The creditor matrix is now saved on the floppy disk with the correct file name in the correct file format/type.

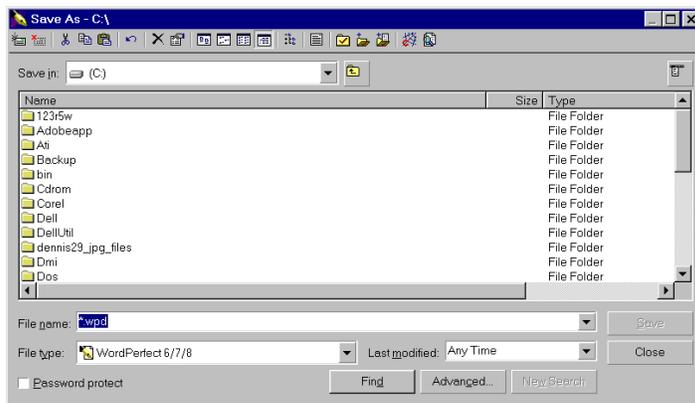


Figure 1A: Save As dialog box

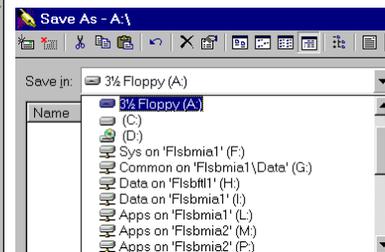


Figure 1B: Save As dialog box
(change in disk drive)

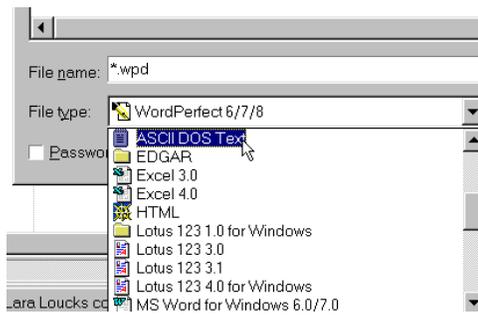


Figure 1C: Save As dialog box (change in file type)

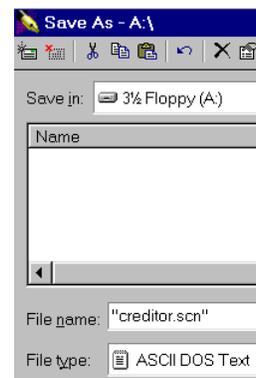


Figure 2A: Save As dialog box
(file name)

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II. (b) Saving a creditor.scn file in MS Word

1. Put a blank 3.5" floppy disk in the **A:** drive.
2. If necessary, launch MS Word.
3. Type or enter creditor text.
4. Click on the **File** menu.
5. Choose **Save As...**. The **Save As** dialog box appears (Figure 1A).
6. From the **Save in:** drop-down list choose **3½ Floppy (A:)** (Figure 1B).
7. From the **Save as type:** drop-down list choose **MS-DOS Text (*.txt)** (Figure 1C).
8. Erase any text in the **File name:** text box.
9. Type **creditor.scn** in the **File name:** text box (Figure 2A).
10. Click on **Save**. The creditor matrix is now saved on the floppy disk with the correct file name in the correct file format/type.

Note: If a confirmation prompt appears questioning your desire to save in the chosen format, click on **Yes** (Figure 2B).

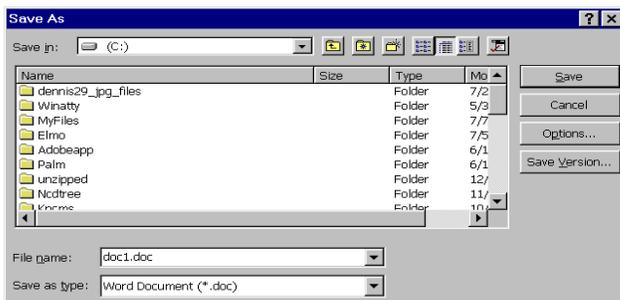


Figure 1A: Save As dialog box

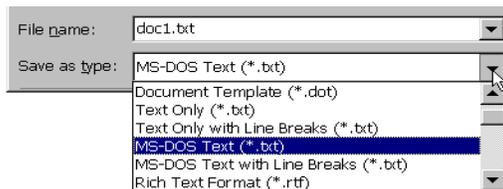


Figure 1C: Save As dialog box (change in file type)

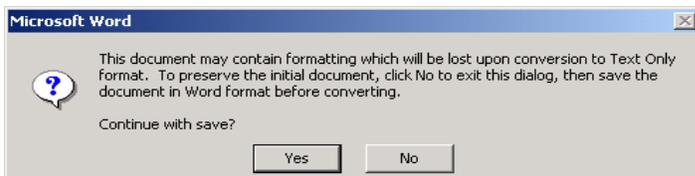


Figure 2B: sample confirmation prompt to save in chosen file format



Figure 1B: Save As dialog box (change in disk drive)



Figure 2A: Save As dialog box (file name)

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III. U.S. Postal Service Abbreviation List

AA Armed Forces the Americas	IN Indiana	NY New York
AE Armed Forces Europe	KS Kansas	OH Ohio
AK Alaska	KY Kentucky	OK Oklahoma
AL Alabama	LA Louisiana	OR Oregon
AP Armed Forces Pacific	MA Massachusetts	PA Pennsylvania
AR Arkansas	MD Maryland	PR Puerto Rico
AS American Samoa	ME Maine	RI Rhode Island
AZ Arizona	MH Marshall Islands	SC South Carolina
CA California	MI Michigan	SD South Dakota
CO Colorado	MN Minnesota	TN Tennessee
CT Connecticut	MO Missouri	TX Texas
DC District of Columbia	MP Northern Mariana Islands	UT Utah
DE Delaware	MS Mississippi	VA Virginia
FL Florida	MT Montana	VI Virgin Islands, U.S.
FM Federated States of Micronesia	NC North Carolina	VT Vermont
GA Georgia	ND North Dakota	WA Washington
GU Guam	NE Nebraska	WI Wisconsin
HI Hawaii	NH New Hampshire	WV West Virginia
IA Iowa	NJ New Jersey	WY Wyoming
ID Idaho	NM New Mexico	
IL Illinois	NV Nevada	

IV. Sample creditor matrix

MBSA Americo Banco
PO Box 15168
Wilmington, DE 19850

First Union National Bank
POB 13765
Roanoke, VA 24037

Banco of America
PO Drawer 2601
Greensburg, NC 27419

Household Retail Services
c/o Mary Jones
4141 Fourth Ave #900
Seattle, WA 98121

V. Geographic Directions and Street Designators

North=N	Northwest=NW	East=E
South=S	Southwest=SW	West=W
Avenue=Ave	Boulevard=Blvd	Highway=Hwy
Lane=Ln	Street=St	Road=Rd

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VI. Upload Creditor Matrix (from CM/ECF User's Guide)

The creditor matrix must be uploaded before selecting Assign Trustee/341 Meeting Assignment. Failure to upload a creditor matrix may result in dismissal of the case.

- STEP 1 Select **Bankruptcy** from the main menu.
- STEP 2 Select **Creditor Maintenance**.
- STEP 3 Select **Upload a creditor matrix file**. [NOTE - The creditor matrix must be in a .txt file format before it can be successfully uploaded. This is the only file that must be in .txt format, not PDF.
- STEP 4 **Creditor Processing - Upload a File Method** - Enter a case number. Click **Next**.
- STEP 5 **Load Creditor Information** - This screen will verify the case number and provide an example of the required format name; e.g., "creditor.scn". This is the same format required by the court prior to accepting electronically filed matrices. *It is helpful to know the number of creditors being filed*. Click on the **Browse...** button to locate the creditor matrix file. It remains good practice to ALWAYS view the contents of any file prior to accepting into the system (single-click the file, then right-click, then select Open). Once opened and viewed, close the screen and you will be returned to the directory of your document. Double-click on the highlighted file or select Open. The document will then populate the **Browse** field and the file is attached. Click **Next**.

Load Creditor Information

Case number 04-10969

Enter name of file and click on Next

Example: c:\creditor.scn

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STEP 6 **Add Creditor(s)** - This verifies the number of creditors being added. Click **Submit**.

[NOTE - This event will NOT generate a Notice of Electronic Filing, nor will it appear on the case docket.]

STEP 7 **Creditors Receipt** screen displays verifying the total number of creditors added into the database.

Creditors Receipt	
Case Number	04-10969
Total Creditors Added to Database	5

VII. Add Additional Creditors

Use Creditor Maintenance option to add additional creditors. **UPLOAD THE ADDITIONAL CREDITORS ONLY** and follow instructions under **Upload Creditor Matrix**. *Refer to Chapter II, Section 4, "Schedules and Amended Schedules"* for instructions on filing amendments to schedules and local form requirements.